

ABSTRAK

Aji Nur Abdurrohman, 2025. *Pengelolaan Keuangan Pedadagang Kecil di sekitar Gang Kelinci kawasan Kampus Universitas PGRI Madiun*. Skripsi. Program Studi Pendidikan Ekonomi, FKIP, Universitas PGRI Madiun. Pembimbing (1) Dr. Novita Erliana Sari, S.Pd., M.Pd (II) Dwi Nila Andriani, S.Pd., M.Pd

Penelitian ini bertujuan untuk mengetahui stabilitas pendapatan pedagang kecil di Gang Kelinci, pola pengelolaan keuangan mereka sebelum dan saat libur semester, permasalahan pengelolaan keuangan yang dihadapi saat libur, peran keluarga dalam pengelolaan keuangan, dan pengelolaan tabungan dan investasi dari hasil usaha dengan fokus stabilitas pendapatan pedagang kecil di kawasan Gang Kelinci sekitar Kampus Universitas PGRI Madiun, pola pengelolaan keuangan yang dilakukan oleh pedagang kecil di kawasan Gang Kelinci sekitar Kampus Universitas PGRI Madiun sebelum liburan semester, mengidentifikasi pola pengelolaan keuangan yang dilakukan oleh pedagang kecil kawasan Gang Kelinci sekitar Kampus Universitas PGRI Madiun saat liburan semester, masalah-masalah yang dihadapi oleh pedagang kecil dalam pengelolaan keuangan selama musim libur, peran keluarga dalam pengelolaan pedagang kecil di kawasan Gang Kelinci sekitar Kampus Universitas PGRI Madiun, mengidentifikasi pengelolaan tabungan dan investasi keluarga pedagang kecil dari pendapatan sehari-hari. Penelitian ini menggunakan metode kualitatif jenis deskriptif dengan jumlah informan penelitian sebanyak 6 orang pedagang kecil di Gang Kelinci. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi, sedangkan validitas data diperoleh melalui triangulasi sumber, teknik, dan waktu. Hasil penelitian menunjukkan bahwa pendapatan pedagang kecil stabil saat kampus aktif, namun menurun drastis saat libur semester. Pola pengelolaan keuangan dilakukan secara sederhana, sebagian belum memiliki pencatatan keuangan dan masih mencampur keuangan usaha dan rumah tangga. Permasalahan utama saat libur semester adalah menurunnya jumlah pembeli, meningkatnya persaingan, dan tetapnya pengeluaran keluarga. Peran keluarga cukup besar khususnya dalam mengatur pengeluaran, meskipun belum semua anggota keluarga terlibat dalam pengelolaan usaha. Sementara itu, kebiasaan menabung dilakukan secara harian dan sebagian menyimpan uang di lembaga keuangan seperti BMT NU (Baitul Maal wat Tamwil Nahdlatul Ulama), namun belum ada strategi investasi jangka panjang.

Kata Kunci: Pengelolaan Keuangan, Pedagang Kecil, Literasi Keuangan.

ABSTRACT

Aji Nur Abdurrohman, 2025. *Financial Management of Small Traders around Gang Kelinci, Universitas PGRI Madiun Campus area.* Thesis. Economic Education Study Program, FKIP, Universitas PGRI Madiun. Advisors: Dr. Novita Erliana Sari, S.Pd., M.Pd. Co Advisors: Dwi Nila Andriani, S.Pd., M.Pd.

Key Terms: Financial Management, Small Traders, Financial Literacy.

This study aims to determine the income stability of small traders in Gang Kelinci, their financial management patterns before and during semester breaks, financial management issues faced during breaks, the role of family in financial management, and the management of savings and investments from business proceeds, with a focus on understanding the income stability of small merchants in the Gang Kelinci area around the PGRI Madiun University Campus, identifying the financial management patterns practiced by small merchants in the Gang Kelinci area around the PGRI Madiun University Campus before the semester break, identifying the financial management patterns of small merchants in the Gang Kelinci area around the PGRI Madiun University Campus during the semester break, identifying the financial management issues faced by small merchants during the holiday season, identifying the role of families in the financial management of small merchants in the Gang Kelinci area around the PGRI Madiun University Campus, and identifying the management of savings and investments by the families of small merchants from their daily income. This study employs a qualitative descriptive method with six small-scale merchants in Gang Kelinci as research informants. Data collection techniques include observation, interviews, and documentation, while data validity is obtained through triangulation of sources, techniques, and time. The research results indicate that small traders' income is stable when the campus is active, but drops significantly during semester breaks. Financial management is conducted in a simple manner, with some traders not keeping financial records and still mixing business and household finances. The main issues during semester breaks include a decrease in the number of customers, increased competition, and unchanged family expenses. The role of the family is significant, particularly in managing expenses, although not all family members are involved in business management. Meanwhile, saving habits are practiced daily, and some save money in financial institutions such as BMT NU (Baitul Maal wat Tamwil Nahdlatul Ulama), but there are no long-term investment strategies.